

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Counsel to Debtor

By: Brian Gregory Hannon, Esq. (BGH-3645)

In Re:

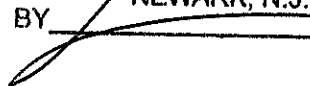
Tracy E. Ralph,

Debtor

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JUL 27 2018

U.S. BANKRUPTCY COURT
NEWARK, N.J.

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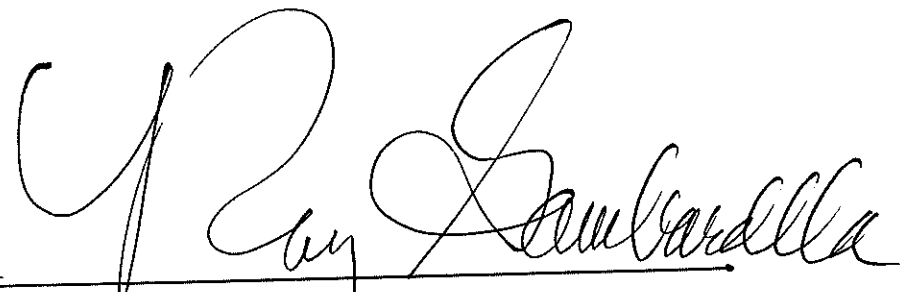
Case No.: 17-27833 RG

Hearing Date: 7/18/2018

Judge: Honorable Rosemary Gambardella

**ORDER APPROVING LOAN MODIFICATION AND MODIFYING SECURED CLAIM
OF M & T BANK**

The relief set forth on the following page, numbered two (2) is hereby **ORDERED**.

7-27-18 
USBJ

This matter came to the attention of the Court by way of the Debtor's Motion to Approve Loan Modification Agreement with M & T Bank, the mortgage servicer on the Debtor's residence at 343 Lakeview Drive, Ringwood, New Jersey 07456. The court has considered the Motion and all opposition thereto. The Court finds good cause to make the following order.

IT IS ORDERED as follows:

1. The Loan Modification Agreement between the Debtors and M & T Bank is approved.
2. The claim of M & T Bank shall be reduced to a \$553,793.16 secured claim with \$0.00 in arrears and shall be treated outside the Chapter 13 plan.
3. That there shall be no further distribution to M & T Bank.
4. A copy of this Order shall be served upon all counsel of record within 7 days of entry hereof.